

Old Age, Disability, Death

First law: 1975.

Current law: 1991.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.39 rials.

Coverage

Employed citizens aged 15-59, in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: 5% of monthly basic salary.

Employer: 8% of monthly basic salary.

Government: 2% of monthly basic salary.

Qualifying Conditions

Old-age pension: Age 60 (men) with at least 180 months of contributions paid and age 55 (women) with at least 120 months of contributions. Early retirement, 240 months (men) or 180 months (women) of contributions. Reduced benefit rates for early retirement. Delayed retirement, 180 months of contributions including at least 36 months during the 5 years preceding retirement.

Disability pension: Non-occupational disability benefits, 6 months of contributions preceding the disability, or 12 months of contributions including 3 months immediately preceding the disability.

Survivor pension: Non-occupational survivor benefits, 6 months of contributions preceding death, or 12 months of contributions including 3 months immediately preceding death.

Old-Age Benefits

Old-age pension: 1/40th of average wage during the last 2 years of employment times the number of full years of contributions.

Permanent Disability Benefits

Disability pension: 1/40th of the last wage times the number of full years of contributions. Minimum, 40 percent of earnings at onset of disability or death.

Survivor Benefits

Survivor pension: Survivor pension eligibility divided into 3 groups: orphans, widows or widowers, and other eligible family members. Orphans: 50% of pension of insured payable to sons up to age 22 (no limit if disabled, or up to age 26 if student), and unmarried daughters. 25% of pension of insured payable to widows if not remarried, or to widower; if more than one widow, divided equally among widows. 25% of pension of insured divided equally among other dependents: father, mother, brothers (up to age 22), and unmarried sisters. If no survivors exist in any one group, that group's portion of survivors' pension divided among remaining groups, up to a maximum of 100%.

Marriage grant: Lump sum equal to 15 times the pension of the insured, payable to the daughter when she gets married.

Funeral grant: Lump sum payment equal to three months earnings or pension of insured.

Administrative Organization

Minister of Social Affairs, Labor and Vocational Training, general supervision.

Public Authority for Social Insurances, administration of program; managed by an eight member board of directors, chaired by the Minister of Social Affairs, Labor and Vocational Training.

Work Injury

First law: 1977.

Current law: 1991.

Type of program: Social insurance system.

Coverage

Employed citizens aged 15-59, in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: none.

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75 percent of current monthly earnings, payable during convalescence.

Permanent Disability Benefits

Permanent disability pension: 75 percent of daily wage of monthly basic salary.

Partial permanent disability, more than 30 percent disabled, pension proportional to degree of disability. Below 30%, lump sum equal to 36 times monthly pension based on degree of disability.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 75 percent of average earnings of the insured.

Administrative Organization

Minister of Social Affairs, Labor and Vocational Training, general supervision.

Public Authority for Social Insurance, administration of program; managed by eight-member board of directors chaired by the Minister of Social Affairs, Labor and Vocational Training.